08/05/04

(Date of Deposit)

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Roberta A. Cooper

1450, Alexandria, VA 22313-1450.

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EV 505572542 US



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Williams et al.

Title:

COMPUTERIZED SYSTEMS

AND METHODS FOR

FACILITATING THE FLOW OF

CAPITAL THROUGH THE

HOUSING FINANCE INDUSTRY

Appl. No.:

10/743,484

Filing Date:

12/22/2003

Examiner:

To be determined

Art Unit:

3624

TRANSMITTAL OF MISSING PARTS OF PATENT APPLICATION

Mail Stop Missing Parts Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Notice to File Missing Parts of Application mailed April 5, 2004, in the above-identified application, transmitted herewith are the missing parts to complete the filing of the subject patent application.

Enclosed are:

- [X] Copy of Executed Declaration and Power of Attorney which was filed in U.S. Serial No. 09/593,106; filed 6/13/00 (4 pages).
- [X] Return Copy of Notice to File Missing Parts (2 pages).
- [X] Preliminary Amendment Under 37 CFR 1.115 (9 pages).
- [X] Supplemental Application Data Sheet (6 pages).

08/09/2004 BABRAHA1 00000089 10743484

03 FC:1252

420.00 OP

[X] Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the total number of months checked below:

[]	Extension for response filed within the first month
[X]	Extension for response filed within the second month
[]	Extension for response filed within the third month
[]	Extension for response filed within the fourth month
[1	Extension for response filed within the fifth month

The fee required is calculated below:

	Claims		Previously Paid		Extra Claims				Fee
	Amended		For				Rate	<u>-</u>	Totals
Total Claims:	25	-	21	=	4	x	\$18.00	=	\$72.00
Independ ents:	3	-	3	_	0	x	\$86.00	=	\$0.00
If any Multiple Dependent Claim(s) present: + \$290.00 Surcharge under 37 CFR 1.16(e) for late filing of Executed Declaration and late payment of filing fee \$130.00									\$0.00
									\$130.00
[X] Extension fee for response filed within + \$420.00 the second month:									\$420.00
						SU	JBTOTAL:	=	\$622.00
[]] Small Entity Fees Apply (subtract ½ of above):								
							:	=	
							TOTAL:	=	\$622.00

[X] Check in the amount of \$\\$622.00\$ in payment of surcharge fee (37 C.F.R. § 1.16(e)) and extra claims fee.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 8/5/04

FOLEY & LARDNER LLP

Customer Number: 34099

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Jean M. Tibbetts Attorney for Applicant Registration No. 43,193